



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S) : Keresman, III, et al.

TITLE : SECURE AND EFFICIENT
PAYMENT PROCESSING SYSTEM

APPLICATION NO. : 09/488,297

FILED : January 20, 2000

CONFIRMATION NO. : 4241

EXAMINER : Sandra S. Snapp

ART UNIT : 3624

LAST OFFICE ACTION : October 8, 2003

ATTORNEY DOCKET NO. : PRAZ 2 00001

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RESPONSE TO INTERVIEW SUMMARY

COMMISSIONER FOR PATENTS

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

The Examiner's communication dated December 9, 2003 has been received and carefully considered. In conformance with the applicable statutory requirements, the present paper constitutes a complete reply thereto and/or a bona fide attempt to advance the application to final action. It includes the following sections as indicated, each beginning on a separate sheet:

- ☐ Amendments to the Specification;
- ☐ Amendments to the Claims; and,
- ☒ Remarks.

The application being presently in condition for allowance, reexamination and/or reconsideration of the claims is hereby requested, and an early indication of allowability is earnestly solicited.

MAILING CERTIFICATE

I hereby certify that this RESPONSE TO INTERVIEW SUMMARY is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

January 9, 2004

By:

Iris E. Weber